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B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

UNITED STATES BANKRUPTCY COURT

Central District Of California

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on September 19, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at **U. S. Bankruptcy Court, 255 E. Temple Street, Room 940, Los Angeles, CA 90012.**

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations. Debtor(s) (name(s) and address): Celia Galang Flores Case Number: 1262 Boyton Apt # 8 2:14-bk-27930-DS Glendale, CA 91205 All other names used by the Debtor(s) in the last 8 years (include Last four digits of Social Security or Individual Taxpayer–ID (ITIN) No(s)./Complete EIN: married, maiden and trade names): Debtor: aka Celia G Flores Dbt SSN: xxx-xx-6348 Joint Debtor: Attorney for Debtor(s) (name and address): Bankruptcy Trustee (name and address): Tyson Takeuchi John J Menchaca (TR) Law Offices of Tyson Takeuchi 835 Wilshire Blvd., Suite 300 1100 Wilshire Blvd Ste 2606 Los Angeles, CA 90017 Los Angeles, CA 90017 Telephone number: (213) 683–3317 Telephone number: 213-637-1566

Meeting of Creditors:

Date: October 24, 2014 Time: 01:30 PM Location: 915 Wilshire Blvd., 10th Floor, Meeting Room 2, Los Angeles, CA 90017

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: December 23, 2014

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: Kathleen J. Campbell
Hours Open: 9:00 AM – 4:00 PM	Date: September 22, 2014
(Form rev. 12/13 341–B9A)	/

Case 2:14-bk-27930-DS Doc 4 Filed 09/19/14 Entered 09/19/14 16:44:00 Desc 341Mtg Chap7/Ind No Assets Page 2 of 2 EXPLANATIONS B9A (Official Form 9A)(12/12)

Filing of Chapter 7 A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Bankruptcy Case Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include Creditors Generally May Not Take Certain contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; Actions and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeting of Creditors A meeting of creditors is scheduled for the date, time, and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. The trustee is designated to preside at the meeting of creditors. The case is covered by the Chapter 7 blanket bond on file with the Court. Do Not File a Proof There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a of Claim at This Time proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. **Exempt Property** The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original Proof of Debtor Identification (ID) picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. and Proof of Social Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, Security Number military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, IRS Form 1099, Social Security Administration Report, or other official document which indicates (SSN) name and SSN Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the U. S. Bankruptcy Court, 255 E. Bankruptcy Clerk's Temple Street, Room 940, Los Angeles, CA 90012. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office at the address listed above. Office Creditor with a Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this Foreign Address Failure to File a IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER Statement and/or REQUIRED DOCUMENTS, the debtor must do so, or obtain an extension of time to do so, within 14 days of the Schedule(s) petition filing date. Failure to comply with this requirement, or failure to appear at the initial Section 341(a) meeting of creditors and any continuance thereof, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the Court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section. SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HÂCE UNĂ DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 460 día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección. Bankruptcy Fraud Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 915 Wilshire Blvd., Suite 1850, Los Angeles, CA 90017. and Abuse -- Refer to Other Side for Important Deadlines and Notices --